

What is claimed is:

1. A data receiving device for accepting user indicia of authorization on a computer network having a user computer, wherein the user computer includes an input device, a display device and a pointer that defines locations on the display device, wherein the input device includes an entry button and is configured to move the pointer in a continuous path on the display device, computer, comprising:

an input device, wherein the input device is configured to control the pointer in the computer;

a data processor, the data processor further comprising:

a software applet, wherein the software applet configures an input pad comprising a data receiving region, the data receiving region being defined by a matrix grid;

a fitting algorithm, wherein the fitting algorithm is configured to smooth user indicia input into the input pad;

a storage database; and

a processing script, wherein the processing script receives the processed input user indicia and stores the user indicia in the storage database.

2. A data receiving device as claimed in claim 1, wherein the software applet is configured to receive input data from the input device.

3. A data receiving device as claimed in claim 2, wherein the input data is a handwritten signature.

4. A data receiving device as claimed in claim 1, wherein the structure of the matrix grid is defined by pixel coordinates.

5. A system for receiving and processing user indicia of authorization, on a computer network, comprising:

a user computer, wherein the user computer includes an input device, a display device and a pointer that defines locations on the display device, wherein the input device includes an entry button and is configured to move the pointer in a continuous path on the display device;

a data processor, the data processor further comprising:

a software applet, wherein the software applet configures an input pad on the display device, comprising a data receiving region, the data receiving region being defined by a matrix grid;

a fitting algorithm, wherein the fitting algorithm is configured to smooth user indicia input in the data receiving region by the user;

a storage database; and

a processing script, wherein the processing script receives the processed input user indicia and stores the indicia in the storage database.

6. A system as claimed in claim 4 further comprising a data retrieval mechanism.

7. A data receiving device as claimed in claim 4, wherein the software applet is configured to receive input data from the input device.

8. A data receiving device as claimed in claim 4, wherein the input data is a handwritten signature.

9. A method for receiving and processing user indicia of authorization on a computer network having a user computer, wherein the user computer includes an input device, a display device and a pointer that defines locations on the display device, wherein the input device includes an entry button and is configured to move the pointer in a continuous path on the display device, comprising:

presenting a user an HTML page containing an applet, wherein the applet configures an input pad having a data receiving region on the display device;

placing the pointer within the data receiving region via the input device;
depressing the entry member on the input device;
moving the pointer within the data receiving region via the input device to
create user indicia of authorization within the data receiving region;
applying a fitting algorithm to the user indicia;
compressing the user indicia;
converting the compressed user indicia to a digital bitmap image;
assigning a unique code to the user indicia; and
storing the user indicia in a database.